Certificate Number: 12433-PAM-DE-031936261

Bankruptcy Case Number: 18-04621



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 21, 2018, at 6:50 o'clock PM EST, Carly S. Occhiato completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 21, 2018 By: /s/Candace Jones

Name: Candace Jones

Title: Counselor